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ABSTRACT

This booklet was written to help students and other young people decide on a job or career, find the training they need to pursue that career, and get the financial aid they may need to attend school. The first suggestion in the booklet is that individuals who do not have a high school diploma either finish high school or get a General Education Development (GED) diploma. Suggestions are given for how to choose a job or career. A list of questions to ask before starting to look for a school are posed. Readers are then encouraged to send for school catalogs and compare several schools. A school shopping list of questions is provided to be used as a guide when one goes school shopping. Other questions are suggested that may help the potential applicant determine whether the school is a good one. Suggestions are made for how to check out the school's reputation in the community and in the state by checking with the Chamber of Commerce, Better Business Bureau, local employers, and recent graduates, and by contacting the State Department of Education and the consumer protection division of the State Attorney General's office. The next section focuses on financial aid and how to find it. The three basic types of federal student aid (grants, work-study, and loans) are explained. The booklet concludes with a glossary of terms and a list of additional information sources. (NB)

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School Shopping Tips

IF YOU NEED MORE EDUCATION FOR A BETTER JOB, HERE'S VALUABLE INFORMATION ABOUT:

- CHOOSING A CAREER
- FINDING THE RIGHT SCHOOL
- GETTING FINANCIAL AID FOR SCHOOL

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THINK ABOUT THE KIND OF CAREER AND JOB

First, if you don't have your high school diploma, you should finish high school or get a GED.*

You can get help in deciding what job or career you want.

Go to your local library, and ask for a list of career choices.†

Contact State employment and education agencies,† or schools in your area, to find out if there are tests you can take to help you make a career choice.

Check the "Help Wanted" section in your local newspaper for information on what kinds of jobs and careers are available in your area.

When you've chosen the career or job you want, it's important to:

Talk with people already working in the career field you're interested in, to help you decide if the job is right for you.

Check with community colleges and other schools in your area to find out what kind of education or training you need to get the job you want.

Find out if employers are hiring for the kind of job you want. Contact companies employing people in your career field, and ask about job opportunities–and about what skills and training employers are looking for.

Remember, choosing a career is your decision.

YOU WANT BEFORE YOU LOOK FOR A SCHOOL.

Questions to ask *before* you shop for a school

- ☐ After training, can I find steady employment– without much chance of layoffs, or reductions in my working hours?
- ☐ What will my starting salary be?†
- ☐ My annual income?†
- ☐ Will I make enough money to pay for housing, transportation, and other living expenses– and to repay a student loan if I decide to apply for one?

For an explanation of the terms used in this booklet, see page 14.
†*For a list of information sources, see page 15.*

Finding a school that's right for you takes time, so make time to go

SCHOOL SHOPPING

Send for catalogs of schools you're considering, read them carefully, and do some comparison shopping. Be sure to get *all* your questions answered before you decide to enroll in a school.

Don't sign without shopping–and watch out for job ads that are not what they promise!

Use this school shopping list of questions as a guide–and turn to the next page for more questions and space to add your own questions.

Questions

TAKE THIS LIST WITH YOU WHEN YOU GO SCHOOL SHOPPING

- How many credit hours or clock hours* are required for the training, certificate, or degree I want?
- Can I get the courses I want at times to fit my schedule?
- Can I get a refund* if I have to drop out before I finish my coursework?
- What are the school's attendance and grade requirements?
- Does the school have up-to-date facilities and equipment, if required for my education program?
- Does the school provide all the training I need for professional certification, if my career goal requires it?
- If I need to improve my language skills,† can I get the required courses as part of my training?
- Is the school accredited?* Is it licensed to provide the program I want, if licensing is required by the State?
- Does the school provide job placement services? Are these services listed in the information package I received?

*For an explanation of the terms used in this booklet, see page 14.
† For a list of information sources, see page 15.

(You may want to photocopy these question pages, and take a copy with you to each school you visit–or you can use these pages when questioning a school's representative.)

- Does the school offer financial aid?
  (See pages 11–13 for information on Federal student aid programs.)

- Does the school have a cooperative education program,† or a similar program that allows me to alternate work and study?

Use this space to jot down questions you may have about the school–about class size, dormitories or other living arrangements, social life, athletic facilities–or any other information that will help you decide if the school is right for you.

† *For a list of information sources, see page 15.*

If you can't visit each school, look for the answers to your questions in the information the schools provide you. Then, talk to the school's representative.

OW CAN YOU BE SURE THE SCHOOL YOU CHOOSE IS A GOOD ONE?

One way is to ask the school what happens to its students:

How many students who begin a program actually complete it and graduate?

How many graduates find jobs doing the work they were trained for? Did the school help them find jobs?

If professional certification is required for employment in the career you're interested in, how many students enrolled in that career program passed the required test and were certified?

But don't stop there–

Don't rely on the school's representative for all your information–you may be talking to a "counselor" who is paid for every student enrolled.

CHECK OUT THE SCHOOL'S REPUTATION IN YOUR COMMUNITY

Call the Chamber of Commerce in your city or town.

Ask how long the school has been in your area, and about its reputation with local businesses.

Ask the school for a list of recent graduates in your career field.

The school should be able to provide you with names of former students living in your community. Contact those students and ask them if the school provided them with the education and services they expected.

Talk to local employers, and ask if they hire the school's graduates.

Call the personnel offices of businesses that do the work you're interested in. Ask those businesses that do hire graduates of the school if the training the school provided was useful.

Call the Better Business Bureau †

office in your community, or in a nearby city, and ask about the school's reputation.

Has anyone complained about the education the school provides? Its handling of refunds?* Its default rate?* Its job placement services?*

AND IN YOUR STATE.

Check with the State Department of Education †

that oversees the school, if you have questions about the school's reputation.

Call the consumer protection division of the State Attorney General's office

if you have doubts about any information you've been given about the school.

*Ask questions **now**–and get the answers **before** you buy that education.*

**For an explanation of the terms used in this booklet, see page 14.*

† For a list of information sources, see page 15.

YOU'VE FOUND THE RIGHT SCHOOL–NOW,

Take a look at your expenses and the cost of attending the school you've chosen.

Are there ways you can save money from your paycheck to help pay for your education?

Can you use money from your savings?

Like many others, you may need help to pay for your education.

It's important to begin your search for financial aid as soon as you've decided on the school you want to attend.

Look for aid from all possible sources. Begin by taking the following steps:

Go to your public library and ask for help in finding sources of financial aid for school.

Be sure to check local sources of aid–the company you work for, your union, foundations, religious groups, town or city civic organizations, clubs you belong to–any or all of these organizations may provide help with your education.

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HOW DO YOU PAY FOR THE EDUCATION PROGRAM YOU'VE CHOSEN?

If you are a veteran, check with your local Veterans Affairs office to find out if you're eligible for veterans educational benefits.†

Contact the financial aid administrator at the school you've chosen for information about the school's aid programs, and ask about scholarships and about State and private sources of aid.

Your school's financial aid administrator also will give you information about **Federal student financial aid programs,** if the school participates in those programs, and will tell you how to apply for aid from Federal and State sources and from the school.

The next pages provide more information about Federal student aid.

† *For a list of information sources, see page 15.*

TO RECEIVE AID FROM FEDERAL STUDENT AID PROGRAMS YOU MUST:

- show financial need* (except for PLUS and SLS loans)
- have a high school diploma, a GED,* or pass a special test* given by your school
- be a U.S. citizen or an eligible non-citizen (talk to your financial aid administrator if you're not sure whether you meet this requirement).

To apply for Federal student aid, you need to fill out and sign the application form your school uses. Your application must be received by the deadline given on the form, or you will not be able to receive aid for the school year shown on the form.

THERE ARE THREE BASIC TYPES OF FEDERAL STUDENT AID:

Grants are awards you don't have to repay.

Pell Grants are for undergraduate students attending school at least half time.

Supplemental Educational Opportunity Grants (SEOG) are for undergraduates with exceptional financial need. See your financial aid administrator for more information about these school-based grants.

Work-Study is employment at your school that gives you a chance to earn money to help pay for your education expenses. See your financial aid administrator for more information about Work-Study.

Loans have to be repaid with interest.* The loan programs are:

Perkins Loans, administered by your school. These low-interest loans are for students in vocational programs, and for undergraduate and graduate students.

Stafford Loans, made by lenders such as banks, credit unions, and savings and loan associations, for students attending school at least half time. These loans are repaid when the student graduates or leaves school.

Supplemental Loans for Students (SLS), for independent* student borrowers, and ***PLUS loans*** for parents who want help to pay for their children's education. These loans are also made by commercial lenders, but have variable interest rates,* adjusted each year. PLUS and SLS borrowers generally must begin repaying their loans within 60 days after receiving the last loan payment.

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BEFORE YOU TAKE OUT A LOAN YOUR SCHOOL (AND YOUR LENDER) MUST GIVE YOU INFORMATION ABOUT:

- loan limits, loan fees, and interest rates for various loans
- when you can postpone repayment of your loan, and provisions for loan cancellation
- loan consolidation and refinancing
- estimated monthly repayment amounts for borrowing one or more student loans
- the consequences of failing to repay your loan on time
- your rights and responsibilities as a borrower.

For more information about Federal student aid programs, including information about loan applications, loan amounts, interest rates, loan repayment and your rights and responsibilities as a borrower, write for a free copy of:

The Student Guide
Box 84
Washington, DC 20044

For answers to questions about applications, student eligibility requirements, the process of determining financial aid awards, your responsibilities as a borrower, and for information about default rates* at a school, call toll-free:

1 (800) 433-3243

Be a smart borrower–
get *all* the facts if you plan to apply for a student loan. When you sign for a student loan, you must repay it according to the terms of the loan, even if you don't finish school or you are not satisfied with your education program.

*For an explanation of the terms used in this booklet, see page 14.

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accredited schools: To be eligible to take part in Federal student aid programs, a school must be accredited by a nationally recognized accrediting agency or association. You may call the toll-free number listed on page 13 to find out whether the schools you are considering take part in Federal student aid programs.

credit hours or clock hours: The unit of measurement of a school's educational program. In general, community colleges and 4-year schools use quarter hours or semester hours as a unit of measurement. Private career schools generally use clock hours as a unit of measurement.

default rate: The percentage of a school's students who are due to begin repayment on a Stafford or SLS loan, and fail to repay the loan as agreed in the contract, during a given time period.

financial need: To determine financial need, your financial aid administrator takes the cost of education at your school and subtracts the amount you and your family are expected to pay toward that cost. If there is anything left over, you're considered to have financial need. The information you report on your financial aid application is used to calculate your need and eligibility for Federal student aid.

GED: A student must have a General Education Development diploma (GED) or a high school diploma in order to be eligible for a Stafford or SLS loan, or for a parent to borrow a PLUS for the student. See the next page under "special test" for the exception to this requirement. To find out more about the GED test, call 1 (800) 62-MY-GED.

independent student: Questions on your financial aid application determine whether you're considered dependent on your parents and must report their income and assets, or whether you're **independent** and must report only your own income and assets (and those of a spouse).

interest: A charge for borrowed money, usually a percentage of the amount borrowed. If you borrow under the Perkins Loan, Stafford Loan, Supplemental Loans for Students loan, or PLUS loan programs you will sign a promissory note giving you information about your loan, including the loan's interest rate.

job placement claims: If a school makes claims regarding job placement in order to recruit students, it must also provide data on employment statistics and graduation rates to current and prospective students.

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refunds: Every school participating in Federal student aid programs must have a policy for making a refund of unused tuition, fees, and room and board charges to a student (or to a student's account).

special test: Students without a high school diploma or GED must pass a test approved by the U.S. Department of Education in order to borrow a Stafford Loan or for a parent to borrow a PLUS for the student.

INFORMATION SOURCES

A **list of career choices** by job title is found in the *Dictionary of Occupational Titles,* published by the U.S. Department of Labor. For job descriptions, including **starting salaries and annual income** averages, see the *Occupational Outlook Handbook*, published yearly by the Department of Labor. Check your public library for these reference books. You can also ask employers in your area about starting salaries for specific jobs and careers.

State employment agencies and State education agencies should be listed in your telephone book. The State education agency should have lists of schools that provide similar services or training and can tell you whether complaints have been received about a school. If you cannot locate your State education agency, you can get the address and telephone number by calling the toll-free telephone number listed on page 13 of this booklet.

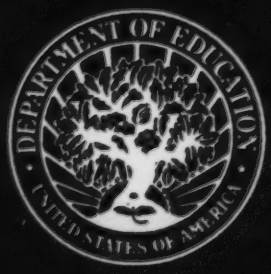
If your English **language skills** need improvement, contact your local high school for information on classes in English as a second language (ESL), or other programs to improve your English skills.

For information on **veterans educational benefits,** and on scholarships and loans available to veterans and their dependents, you may write for the booklet *Need a Lift?* published by the American Legion ($2.00 charge). The address is: The American Legion National Emblem Sales, PO Box 1050, Indianapolis, Indiana 46206.

For information about **Federal student aid programs,** write for a free copy of *The Student Guide.* The address is: Box 84, Washington, DC 20044.

To find out about **cooperative education programs,** you may write for the free booklet *Cooperative Education: Experience the Advantage.* The address is: National Commission for Cooperative Education, 360 Huntington Avenue, Boston, Massachusetts 02115.

The address and telephone number of the nearest **Better Business Bureau** should be listed in your telephone book. The Better Business Bureau has information about schools in your area, and may be able to help you if you have a complaint about a school.



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